

JANUARY — MARCH 2017

WWW.EXPRESSCU.ORG 206-622-1850



Please note that ECU will be closed:

Monday, Jan. 16th for Martin Luther King Jr.'s Birthday

Monday, Feb. 20th for President's Day

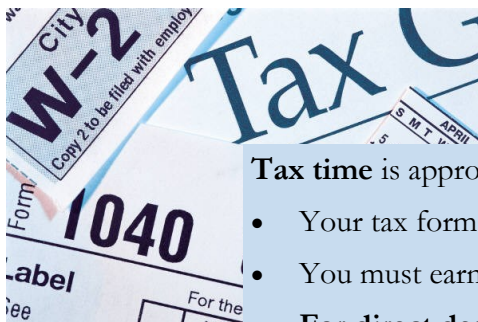
2017 Goodbyes and Hellos



The old year ends with a farewell to departing CEO Sharon Hall. For many years Sharon served the members of Express Credit Union by promoting our mission to provide accessible and affordable financial services for individuals and families of Western Washington. She has earned our thanks for her hard work, passion and total dedication to making our community stronger for everyone. We wish Sharon well as she continues to work for the common good in her new role supporting Community Development Credit Unions all over the U.S.

2017 arrived with Paul Baudin taking leadership of Express Credit Union as new CEO. Paul served as a volunteer Express board member for several years and recently was the credit union's Chief Financial Officer. He is looking forward to working with the great Express team in serving you, our members. Paul is excited about continuing to improve the ways we help members achieve their financial goals and introducing more products that fit your needs.

Happy 2017!



9:30am late openings for staff training will be taking place!

January 18, February 15, March 15

Tax time is approaching and here are your ECU tax tips....

- Your tax form 1099int and/or 1098 will be mailed to you by the end of January
- You must earn more than \$10 in dividends to **receive** form 1099int from Express CU
- **For direct deposit use the correct routing number: 3250-8170-4**
- For a withdrawal of more than \$3,000 please call at least 1 week in advance to make sure that funds are reserved for you!
- In order to cash/deposit a tax return check at ECU, all payees on the check must be current members of Express Credit Union.

ATM Deposit Alert

As of 12/31/16, ATM deposits will no longer be accepted at 7-11 ATMs. They will however continue to be a part of the Co-op ATM network

It's Account Balance Verification Time! Check out your statement as well as the insert for further details.

Dividends declared 12/2016: Shares **.15%/.15% APY** Holiday Club **.20%/.20% APY** IRA **.25%/.25% APY**

This credit union is federally insured by the National Credit Union Administration.

Car Shopping Solution

Are you looking to purchase a new or used vehicle? Express Credit Union and Auto Solution can help make your loan and car buying experience as pain free as possible.

Visit www.CU-autosolution.com or call 800-935-2886.

- Step 1** Apply for the auto loan with Express and get pre-approved.
- Step 2** Decide what make and model of car or truck you want.
- Step 3** Contact Auto Solutions and you'll be connected with a knowledgeable auto consultant who will help locate the car of your dreams. No hassle, No pressure. They will then arrange the purchase of that vehicle at an extremely competitive cost.
- Step 4** Contact Credit Union loan officer and set up appointment to finalize loan and pick up car.



AUTO SOLUTION
Smart, Real Smart.



The Trust Card

Is your New Year's resolution to pay off your credit card debt? Have you resolved to become debt free? Apply now with Express Credit Union to consolidate your credit card debt and start with a new beginning. **On average Express Credit Union has saved our members \$6800 in interest!** If approved you'll work closely with one of our loan officers to create a plan that will get you out of that high interest credit card debt as quickly as possible.

Customize your account alerts around what matters to you. Simply sign-in to your online account and select Account Alerts from the Menu Bar.

Personal Alerts	one time or recurring, personal reminders
Balance Alerts	daily or weekly balance updates
Low Balance Alerts	when your balance is below the amount you specify
Loan Payment Alerts	reminder sent one time or until you pay it
Transaction Alert	when a transaction is made over an amount you specify
Event Alert	when attempts have been made to log in to your online account or change any login info



Inclement Weather

In case of inclement weather, ECU may unexpectedly close early or may not open at all in order to ensure the safety of our members and staff. Thank you for your understanding. Please call ahead before traveling to us through rough weather.